

(Official Form 1) (12/03) West Group, Rochester, NY

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

FORM B1, Page 2

**James C. Noel and
Linda Noel****Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location Where Filed:

Northern Dist IL (Ch 7)

Case Number:

01 B 04705

Date Filed:

2/13/01**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)**

Name of Debtor:

NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ James C. Noel

Signature of Debtor

X /s/ Linda Noel

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

☐ Exhibit A is attached and made a part of this petition**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ Richard S. Bass

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?

☐ Yes, and exhibit C is attached and made a part of this petition.
☒ No**Signature of Attorney****X /s/ Richard S. Bass**

Signature of Attorney for Debtor(s)

Richard S. Bass 6189009

Printed Name of Attorney for Debtor(s)

Law Office of Richard S. Bass

Firm Name

2021 Midwest Road

Address

Oak Brook IL 60521**630-953-8655**

Telephone Number

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

(Report also on Summary of Schedules.)

In re James C. Noel and Linda Noel

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		<i>Cash</i> <i>Location: In debtor's possession</i>		\$ 50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>Misc used household goods and furnishings</i> <i>Location: In debtor's possession</i>		\$ 2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<i>Misc used personal items, books and pictures</i> <i>Location: In debtor's possession</i>		\$ 400.00
6. Wearing apparel.		<i>Misc used personal clothing</i> <i>Location: In debtor's possession</i>		\$ 600.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

In re James C. Noel and Linda Noel

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		1994 Buick LeSabre Location: In debtor's possession		\$ 3,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			

In re James C. Noel and Linda Noel

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total ➡				\$ 6,050.00

In re James C. Noel and Linda Noel

/ Debtor

Case No. _____

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
<i>Cash</i>	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
<i>Misc used household goods and furnishings</i>	735 ILCS 5/12-1001(b)	\$ 1,950.00	\$ 2,000.00
<i>Misc used personal items, books and pictures</i>	735 ILCS 5/12-1001(a)	\$ 400.00	\$ 400.00
<i>Misc used personal clothing</i>	735 ILCS 5/12-1001(a)	\$ 600.00	\$ 600.00
<i>1994 Buick LeSabre</i>	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 1,200.00 \$ 0.00	\$ 3,000.00

FORM B6D (12/03) West Group, Rochester, NY

In re James C. Noel and Linda Noel / Debtor

Case No. _____
(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	Codebtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No:							
		Value:					
Account No:							
		Value:					
Account No:							
		Value:					
Account No:							
		Value:					
No continuation sheets attached						Subtotal \$ (Total of this page)	0.00
						Total \$ (Use only on last page. Report total also on Summary of Schedules)	0.00

In re James C. Noel and Linda Noel

/ Debtor

Case No. _____

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:		J	2004				\$ 543.00
Creditor # : 1 Advance Physical Therapy Rehab 3939 N. Pulaski Rd Chicago IL 60641			Medical Bills				
Account No: Noel		J	2004-05				\$ 402.00
Creditor # : 2 Advanced Physical Medicine Reh 2357 Hassell Rd #204 Hoffman Estates IL 60195			Medical Bills				
Account No: 9310		J	2002-05				\$ 54.00
Creditor # : 3 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007			Medical Bills				
Account No: 0073		J	2002-05				\$ 163.00
Creditor # : 4 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007			Medical Bills				

10 continuation sheets attached

Subtotal \$
(Total of this page)

Total \$
(Report total also on Summary of Schedules)

1,162.00

FORM B6F (12/03) West Group, Rochester, NY

In re James C. Noel and Linda Noel / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 7554 Creditor # : 5 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007	J	2002-05 Medical Bills				\$ 44.00
Account No: 3733 Creditor # : 6 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007	J	2002-05 Medical Bills				\$ 248.00
Account No: 9310 Creditor # : 7 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007	J	2002-05 Medical Bills				\$ 208.00
Account No: 0886 Creditor # : 8 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007	J	2005 Medical Bills				\$ 183.00
Account No: 0886 Creditor # : 9 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007	J	2002-05 Medical Bills				\$ 183.00
Account No: 3733 Creditor # : 10 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007	J	2002-05 Medical Bills				\$ 69.00

Sheet No. 1 of 10 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	935.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re James C. Noel and Linda Noel / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 0310 Creditor # : 11 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007	J	2002-05 Medical Bills				\$ 276.00
Account No: 3523 Creditor # : 12 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007	J	2002-05 Medical Bills				\$ 48.00
Account No: 0331 Creditor # : 13 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007	J	2002-05 Medical Bills				\$ 927.00
Account No: 0949 Creditor # : 14 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007	J	2002-05 Medical Bills				\$ 931.00
Account No: 0236 Creditor # : 15 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007	J	2002-05 Medical Bills				\$ 1,697.00
Account No: 0518 Creditor # : 16 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007	J	2002-05 Medical Bills				\$ 2,261.00

Sheet No. 2 of 10 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	6,140.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re James C. Noel and Linda Noel / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 9310 Creditor # : 17 Alexian Bros Medical Ctr Attn Patient Accts 800 Biesterfield Elk Grove Villag IL 60007	J	2002-05 Medical Bills				\$ 68.00
Account No: 6A14 Creditor # : 18 American Medical Collection Acct: Quest Diagnostic 2269 S. Saw Mill River Rd #3 Elmsford NY 10523	J	2005 Medical Bills				\$ 161.00
Account No: 4746 Creditor # : 19 AT&T Phone Attn Bankruptcy Dept PO Box 8212 Aurora IL 60572-8212	J	2004 Phone Service				\$ 424.00
Account No: 1759 Creditor # : 20 Comcast Cable Attn Bankruptcy Dept PO Box 3007 Southeastern PA 19398-3007	J	2004 Unsecured				\$ 541.00
Account No: 3523 Creditor # : 21 Computer Credit Inc Acct: Alexian Bros Medical Ctr 640 E. 4th St Winston-Salem NC 27113-5328	J	2005 Notice to Collector				\$ 0.00
Account No: 5900 Creditor # : 22 Credit Protection Associates Acct: Bankruptcu Dept 13355 Noel Rd Dallas TX 75240	J	2005 Collection				\$ 394.00

Sheet No. 3 of 10 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	1,588.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re James C. Noel and Linda Noel / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 9596 Creditor # : 23 D & B RMS Attn: Bankruptcy Dept 305 Fellowship Rd #100 Mount NJ 08054	J	2005 Collection				\$ 105.00
Account No: 0654 Creditor # : 24 D & B RMS Attn: Bankruptcy Dept 305 Fellowship Rd #100 Mount Laureal NJ 08054	J	2005 Collection				\$ 105.00
Account No: Creditor # : 25 David Baldare DDS 15 S. Dryden Place Arlington Height IL 60004	J	2004 Medical Bills				\$ 204.00
Account No: 1739 Creditor # : 26 Delinquency Prevention Service Acct: Bankruptcy Dept 223 W. Jackson Blvd Chicago IL 60606	J	2005 Collection				\$ 268.00
Account No: 9861 Creditor # : 27 Elk Grove Lab Physicians Dept 77-9154 Chicago IL 60678-0000	J	2002-05 Medical Bills				\$ 47.00
Account No: 7776 Creditor # : 28 Emergency Ambulatory Care 33 W. Higgins RD #4040 South Barrington IL 60010	J	2004-05 Medical Bills				\$ 28.00

Sheet No. 4 of 10 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	757.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re James C. Noel and Linda Noel / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: A000 Creditor # : 29 Euro Center Ltd Attn: Bankruptcy Dept 9669 Kenton Ave. #306 Skokie IL 60076	J	2004 Unsecured				\$ 108.00
Account No: 4601 Creditor # : 30 GC Services Collections Acct: Bankruptcy Dept 6330 Gulfton #400 Houston TX 77081	J	2005 Collection				\$ 68.00
Account No: 7989 Creditor # : 31 Harvard Collection Acct: Elk Grove Lab Physician 4839 N. Elston Ave Chicago IL 60630	J	2005 Notice to Collector				\$ 0.00
Account No: 7474 Creditor # : 32 Illinois Collection Svc Acct: Alexian Bros Medical Ctr PO Box 646 Oak Lawn IL 60454-0646	J	2005 Notice to Collector				\$ 0.00
Account No: A000 Creditor # : 33 Kansas Counselors Acct: Premier Arlington Hts 1421 N. St. Paul St Wichita KS 67203	J	2005 Notice to Collector				\$ 491.00
Account No: Creditor # : 34 Law Office James Macaluso Acct: Byloe Investments 100 W. Monroe St. #1310 Chicago IL 60603	H	2005 Collection Cook County Suit 05 M1 145530				\$ 2,000.00

Sheet No. 5 of 10 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	2,667.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re James C. Noel and Linda Noel / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: Creditor # : 35 Law Office of Paul Lawent Acct: Advanced Phys Rehab 330 S. Wells St #1310 Chicago IL 60606	J	2005 Notice to Collector				\$ 0.00
Account No: Creditor # : 36 Malcolm Gerald & Associates Acct: Alexian Bros Med Ctr 332 S. Michigan Ave #514 Chicago IL 60604	J	2002-05 Notice to Collector Various account for Alexian Bros Medical Center				\$ 0.00
Account No: Creditor # : 37 Medical Care Group PO Box 1084 Des Plaines IL 60017-0	J	2004-05 Medical Bills				\$ 91.00
Account No: 3468 Creditor # : 38 Medical Collection Systems Acct: Bankruptcy Dept 725 S. Wells St #700 Chicago IL 60607	J	2005 Collection				\$ 28.00
Account No: 1112 Creditor # : 39 Medical Specialties LTD 34314 Eagle Way Chicago IL 60678-0000	J	2005 Collection				\$ 5,471.00
Account No: 5406 Creditor # : 40 National Asset Recovery Acct: Bankruptcy Dept PO Box 701 Chesterfield MO 63006-0701	J	2005 Collection				\$ 253.00

Sheet No. 6 of 10 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	5,843.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re James C. Noel and Linda Noel / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 4601 Creditor # : 41 NCO Collections Acct: Bankruptcy Dept PO Box 41457 Philadelphia PA 19101-1457	J	2005 Notice to Collector				\$ 0.00
Account No: 4472 Creditor # : 42 Northwest Community Hospital Attn: Patient Accounts 800 W. Central Road Arlington Hts IL 60005-000	J	2002-05 Medical Bills				\$ 417.00
Account No: 4472 Creditor # : 43 Northwest Community Hospital Attn: Patient Accounts 800 W. Central Road Arlington Hts IL 60005-000	J	2002-05 Medical Bills				\$ 7,322.00
Account No: 1000 Creditor # : 44 Northwest Rheumatology 850 Biesterfield Rd #3007 Elk Grove Villag IL 60007	J	2004 Medical Bills				\$ 26.00
Account No: 2606 Creditor # : 45 Northwest Sub Anesthesia PO Box 88648 Chicago IL 60680-1648	J	2005 Medical Bills				\$ 96.00
Account No: 6686 Creditor # : 46 Orthopedic Associates 415 W. Golf Rd #68 Arlington Height IL 60005-000	J	2005 Medical Bills				\$ 33.00

Sheet No. 7 of 10 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	7,894.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re James C. Noel and Linda Noel / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 0518 Creditor # : 47 Pellettieri & Associates Acct: Alexian Bros Med Ctr 991 Oak Creek Dr Lombard IL 60148	J	2005 Collection				\$ 248.00
Account No: 0518 Creditor # : 48 Pellettieri & Associates Acct: Alexian Bros Med Ctr 991 Oak Creek Dr Lombard IL 60148	J	2005 Notice to Collector				\$ 0.00
Account No: 0887 Creditor # : 49 Pellettieri & Associates Acct: Alexian Bros Medical Ctr 991 Oak Creek Dr Lombard IL 60148	J	2005 Collection				\$ 63.00
Account No: 1082 Creditor # : 50 Pellettieri & Associates Acct: Alxian Bros Medical Ctr 991 Oak Creek Dr Lombard IL 60148	J	2005 Collection				\$ 57.00
Account No: 0623 Creditor # : 51 Professional Account Mgmt Acct: Bankruptcy Dept PO Box 391 Milwaukee WA 53201-0391	J	2005 Collection				\$ 736.00
Account No: 7554 Creditor # : 52 Radiology Consultant Woodstock 520 E. 22nd St Lombard IL 60148	J	2004 Medical Bills				\$ 121.00

Sheet No. 8 of 10 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	1,225.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re James C. Noel and Linda Noel / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 1030 Creditor # : 53 Risk Managaement Alternative Acct: Bankruptcy Dept 1500 Commerce Drive Mendota Heights MN 55120-1025	J	2005 Collection				\$ 68.00
Account No: 9243 Creditor # : 54 Superior Recovery Systems Acct: David Baldare DDS Two Woodfield Rd. #350 Schaumburg IL 60173	J	2005 Notice to Collector				\$ 0.00
Account No: 2032 Creditor # : 55 Transworld Systems Collection Acct: 25 Northwest Pt. Blvd #750 Elk Grove Villag IL 60007	J	2005 Collection				\$ 250.00
Account No: 7012 Creditor # : 56 TRS Recovery Svc Acct: Bankruptcy Dept PO Box 60012 City of Industry CA 91716-0012	J	2005 Notice to Collector				\$ 0.00
Account No: 3045 Creditor # : 57 TRS Recovery Svc Acct: Bankruptcy Dept PO Box 60012 City of Industry CA 91716-0012	J	2005 Collection				\$ 71.00
Account No: 9671 Creditor # : 58 Van Ru Credit Corp Acct: Bankruptcy Dept 10024 Skokie Blvd #2 Skokie IL 60077-1109	J	2005 Collection				\$ 110.00

Sheet No. 9 of 10 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	499.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re James C. Noel and Linda Noel / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: <u>1110</u> Creditor # : 59 Village of Arlington Heights Attn: Ambulance Fee Collector PO Box 95349 Palatine IL 60095	J	2004 Medical Bills				\$ 200.00
Account No:						
Account No:						
Account No:						
Account No:						
Account No:						
Account No:						

Sheet No. 10 of 10 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	200.00
Total \$ (Report total also on Summary of Schedules)	28,910.00

In re James C. Noel and Linda Noel

/ Debtor

Case No. _____

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re James C. Noel and Linda Noel / DebtorCase No. _____
(if known)**SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re James C. Noel and Linda Noel

/ Debtor

Case No. _____

(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Maintenance Worker	Unemployed
Name of Employer	Career Education Corp	
How Long Employed	1 month	
Address of Employer	2895 Greenpoint Parkway Hoffman Estates IL 60195	
Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 3,200.00	\$ 0.00
Estimated Monthly Overtime	\$ 0.00	\$ 0.00
SUBTOTAL	\$ 3,200.00	\$ 0.00
LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 500.00	\$ 0.00
b. Insurance	\$ 200.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 700.00	\$ 0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,500.00	\$ 0.00
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from Real Property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social Security or other government assistance		
Specify:	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income		
Specify:	\$ 0.00	\$ 0.00
TOTAL MONTHLY INCOME	\$ 2,500.00	\$ 0.00
TOTAL COMBINED MONTHLY INCOME \$	<u>2,500.00</u>	
(Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re James C. Noel and Linda Noel / DebtorCase No. _____
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	875.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	150.00
Water and sewer	\$	0.00
Telephone	\$	60.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	0.00
Food	\$	425.00
Clothing	\$	80.00
Laundry and dry cleaning	\$	20.00
Medical and dental expenses	\$	25.00
Transportation (not including car payments)	\$	175.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	88.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other: Auto repair & upkeep	\$	40.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: Personal care items and groom	\$	30.00
Other: Newspapers, subscription misc	\$	45.00
Other: Medical-Prescriptions	\$	250.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	2,313.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly Income	\$	2,500.00
B. Total projected monthly expenses	\$	2,313.00
C. Excess Income (A minus B)	\$	187.00
D. Total amount to be paid into plan each: Monthly	\$	20,185.00

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re *James C. Noel and Linda Noel*

Case No.
Chapter 13

_____/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 6,050.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E-Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	11		\$ 28,910.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,500.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,313.00
Total Number of Sheets in All Schedules ►		22			
Total Assets ►			\$ 6,050.00		
Total Liabilities ►				\$ 28,910.00	

In re **James C. Noel and Linda Noel**

/ Debtor

Case No. _____

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: _____

Signature /s/ James C. Noel
James C. Noel

Date: _____

Signature /s/ Linda Noel
Linda Noel

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re **James C. Noel**
and
Linda Noel

Case No.
Chapter **13**

_____/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Year to date: \$33,000.00 appr
Last Year: \$46,122.00
Year before: \$45,000.00

Wages from employment (Husband)
Same
Same

Year to date: \$0.00
Last Year: \$0.00
Year before: \$0.00

Wages from employment (Wife)
Same
Same

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>CAPTION OF SUIT AND CASE NUMBER</u>	<u>NATURE OF PROCEEDING</u>	<u>COURT OR AGENCY AND LOCATION</u>	<u>STATUS OR DISPOSITION</u>
<i>Byloe Investment Group vs. James Noel 05 M1 145530</i>	<i>Collection</i>	<i>Cook County IL.</i>	<i>Judgment</i>

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR</u>	<u>AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY</u>
<i>Payee: Richard S. Bass Address: 2021 Midwest Road Oak Brook, IL 60521</i>	<i>Date of Payment: Payor: James C. Noel</i>	<i>\$715.00</i>

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

☒ NONE

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☒ NONE

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

☒ NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

☒ NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements.

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

☒ NONE

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ NONE

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ NONE

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

☒ NONE

20. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ NONE

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

☒ NONE

21. Current Partners, Officers, Directors and Shareholders.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ NONE

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

☒ NONE

22. Former partners, officers, directors and shareholders.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

☒ NONE

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

☒ NONE

23. Withdrawals from a partnership or distribution by a corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

☒ NONE

24. Tax Consolidation Group.

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six year period immediately preceding the commencement of the case.

☒ NONE

25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six year period immediately preceding the commencement of the case.

☒ NONE

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature /s/ James C. Noel
James C. Noel

Date _____

Signature /s/ Linda Noel
Linda Noel

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re *James C. Noel*
and
Linda Noel

Case No.
Chapter 13

_____/ Debtor
Attorney for Debtor: *Richard S. Bass*

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in connection with this case \$ 2,600.00
 - b) Prior to the filing of this statement, debtor(s) have paid \$ 715.00
 - c) The unpaid balance due and payable is \$ 1,885.00
3. \$ 194.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

Dated: Respectfully submitted,

X /s/ Richard S. Bass
Attorney for Petitioner: *Richard S. Bass*
Law Office of Richard S. Bass
2021 Midwest Road
Oak Brook IL 60521

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re *James C. Noel*
and
Linda Noel

Case No.
Chapter 13

_____/ Debtor
Attorney for Debtor: *Richard S. Bass*

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: _____

/s/ *James C. Noel*

Debtor

/s/ *Linda Noel*

Joint Debtor

Advanced Physical Therapy Rehab
3939 N. Pulaski Rd
Chicago, IL 60641

Advanced Physical Medicine Reh
2357 Hassell Rd #204
Hoffman Estates, IL 60195

Alexian Bros Medical Ctr
Attn Patient Accts
800 Biesterfield
Elk Grove Villag, IL 60007

American Medical Collection
Acct: Quest Diagnostic
2269 S. Saw Mill River Rd #3
Elmsford, NY 10523

AT&T Phone
Attn Bankruptcy Dept
PO Box 8212
Aurora, IL 60572-8212

Comcast Cable
Attn Bankruptcy Dept
PO Box 3007
Southeastern, PA 19398-3007

Computer Credit Inc
Acct: Alexian Bros Medical Ctr
640 E. 4th St
Winston-Salem, NC 27113-5328

Credit Protection Associates
Acct: Bankruptcu Dept
13355 Noel Rd
Dallas, TX 75240

D & B RMS
Attn: Bankruptcy Dept
305 Fellowship Rd #100
Mount Laureal, NJ 08054

D & B RMS
Attn: Bankruptcy Dept
305 Fellowship Rd #100
Mount , NJ 08054

David Baldare DDS
15 S. Dryden Place
Arlington Height, IL 60004

Delinquency Prevention Service
Acct: Bankruptcy Dept
223 W. Jackson Blvd
Chicago, IL 60606

Elk Grove Lab Physicians
Dept 77-9154
Chicago, IL 60678-0000

Emergency Ambulatory Care
33 W. Higgins RD #4040
South Barrington, IL 60010

Euro Center Ltd
Attn: Bankruptcy Dept
9669 Kenton Ave. #306
Skokie, IL 60076

GC Services Collections
Acct: Bankruptcy Dept
6330 Gulfton #400
Houston, TX 77081

Harvard Collection
Acct: Elk Grove Lab Physician
4839 N. Elston Ave
Chicago, IL 60630

Illinois Collection Svc
Acct: Alexian Bros Medical Ctr
PO Box 646
Oak Lawn, IL 60454-0646

Kansas Counselors
Acct: Premier Arlington Hts
1421 N. St. Paul St
Wichita, KS 67203

Law Office James Macaluso
Acct: Byloe Investments
100 W. Monroe St. #1310
Chicago, IL 60603

Law Office of Paul Lawent
Acct: Advanced Phys Rehab
330 S. Wells St #1310
Chicago, IL 60606

Malcolm Gerald & Associates
Acct: Alexian Bros Med Ctr
332 S. Michigan Ave #514
Chicago, IL 60604

Medical Care Group
PO Box 1084
Des Plaines, IL 60017-0

Medical Collection Systems
Acct: Bankruptcy Dept
725 S. Wells St #700
Chicago, IL 60607

Medical Specialties LTD
34314 Eagle Way
Chicago, IL 60678-0000

National Asset Recovery
Acct: Bankruptcy Dept
PO Box 701
Chesterfield, MO 63006-0701

Acct: Bankruptcy Dept

PO Box 41457

Philadelphia, PA 19101-1457

Northwest Community Hospital

Attn: Patient Accounts

800 W. Central Road

Arlington Hts, IL 60005-000

Northwest Rheumatology

850 Biesterfield Rd #3007

Elk Grove Villag, IL 60007

Northwest Sub Anesthesia

PO Box 88648

Chicago, IL 60680-1648

Orthopedic Associates

415 W. Golf Rd #68

Arlington Height, IL 60005-000

Pellettieri & Associates

Acct: Alxian Bros Medical Ctr

991 Oak Creek Dr

Lombard, IL 60148

Pellettieri & Associates

Acct: Alexian Bros Medical Ctr

991 Oak Creek Dr

Lombard, IL 60148

Pellettieri & Associates

Acct: Alexian Bros Med Ctr

991 Oak Creek Dr

Lombard, IL 60148

Professional Account Mgmt

Acct: Bankruptcy Dept

PO Box 391

Milwaukee, WA 53201-0391

Radiology Consultant Woodstock

520 E. 22nd St

Lombard, IL 60148

Risk Managaement Alternative

Acct: Bankruptcy Dept

1500 Commerce Drive

Mendota Heights, MN 55120-1025

Superior Recovery Systems

Acct: David Baldare DDS

Two Woodfield Rd. #350

Schaumburg, IL 60173

Transworld Systems Collection

Acct:

25 Northwest Pt. Blvd #750

Elk Grove Villag, IL 60007

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TRS Recovery Svc
Acct: Bankruptcy Dept
PO Box 60012
City of Industry, CA 91716-0012

Van Ru Credit Corp
Acct: Bankruptcy Dept
10024 Skokie Blvd #2
Skokie, IL 60077-1109

Village of Arlington Heights
Attn: Ambulance Fee Collector
PO Box 95349
Palatine, IL 60095